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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz & Schneid, PL

6409 Congress Avenue, Suite 100

Boca Raton, FL 33487

Telephone No.: 973-575-0707 (local) Telephone No.: 561-241-6901 (main) Attorneys for Secured Creditor

Ocwen Loan Servicing, LLC as servicer for Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through

Certificates, Series 2006-M2 Aleisha C. Jennings, Esq. (049302015)

In Re:

Heather Schwarz,

Debtor.

Order Filed on October 31, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-26483-KCF

Chapter:

13

Hearing Date: October 24, 2018

Judge:

Kathryn C. Ferguson

AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through three (3), is hereby ORDERED.

DATED: October 31, 2018

Honorable Kathryn C. Ferguson United States Bankruptcy Judge

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Secured Creditor: Ocwen Loan Servicing, LLC as servicer for Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M2

Secured Creditor's Counsel: Robertson, Anshutz & Schneid, PL

Debtors' Counsel: Daniel E. Straffi, Esq.

Property Involved ("Collateral"): 478 Woodpark Drive, Brick, NJ 08723

Relief sought:

- Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

- 1. Status of post-petition arrearages:
 - The Debtor is overdue for $\underline{13}$ months from $\underline{09/01/2017}$ through $\underline{09/01/2018}$.
 - The Debtor is overdue for $\underline{12}$ payments from $\underline{09/01/2017}$ through $\underline{08/01/2018}$ at $\underline{\$1,705.03}$ per month.
 - The Debtor is overdue for $\underline{1}$ payment from $\underline{09/01/2018}$ at $\underline{\$1,710.96}$.
 - The Debtor is assessed for late charges at \$ per month.

Funds Held In Suspense \$(0.00).

Total Arrearages Due \$22,171.32.

- 2. Debtor must cure all post-petition arrearages, as follows:
 - ■Beginning on 10/01/2018, timely regular monthly mortgage payments shall be made to Secured Creditor in the amount of \$1,705.03, subject to periodic escrow adjustments.
 - The amount of \$22,171.32 shall be capitalized in the Debtor's Chapter 13 plan. Debtor must file an Amended Plan, and Schedules I and J within fifteen (15) days of the entry of this Order. The debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order.

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- This Order is incorporated into any Order confirming the plan. The Trustee is to pay the arrears identified in this Order.
- 3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment:

Ocwen Loan Servicing, LLC Attn: Cashiering Department 1661 Worthington Road, Suite 100 West Palm Beach, FL 33409

- 4. In the event of Default:
- If the Debtor fails to make any of the payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

- Award of Attorneys' Fees:
 - The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

- Through the Chapter 13 plan.
- ☐ To the Secured Creditor within days.

Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.

Daniel E. Straffi, Esq. Attorney for Debtor(s)

/s/ Aleisha C. Jennings

Aleisha Jennings, Esq. Attorney for Secured Creditor

Date: 10/30/2018

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United States Bankruptcy Court
District of New Jersey

In re:

Case No. 17-26483-KCF

Heather Schwarz

Debtor

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Oct 31, 2018 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2018.

db +Heather Schwarz, 478 Woodpark Drive, Brick, NJ 08723-5618

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Aleisha Candace Jennings on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY ajennings@rasflaw.com

Aleisha Candace Jennings on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M2 ajennings@rasflaw.com

Daniel E. Straffi on behalf of Debtor Heather Schwarz bktrustee@straffilaw.com,

G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin M. Buttery on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY

bkyefile@rasflaw.com

Kevin M. Buttery on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M2 bkyefile@rasflaw.com

Miriam Rosenblatt on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY

bkyecf@rasflaw.com, mrosenblatt@rasflaw.com

Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation

rsolarz@kmllawgroup.com

Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M2 smncina@rascrane.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12